



Start Planning for your Child's Future Today

College education costs continue to increase every year. As costs rise, so does the amount of debt accumulated by students. A properly funded life insurance policy can help you fund part, or even all, of your child's college education. Here's how it works:

- You purchase a cash value life insurance policy and continue to fund it properly
- The cash value in the policy accumulates interest on a tax-deferred basis
- Once your child enters college, you can access the cash value in your policy and use it to help pay for your child's college education expenses. When properly structured, this money is available on a tax-advantaged basis
- If the unexpected should occur, your beneficiary receives the death benefit proceeds, which can be used to help pay for your child's college education expenses



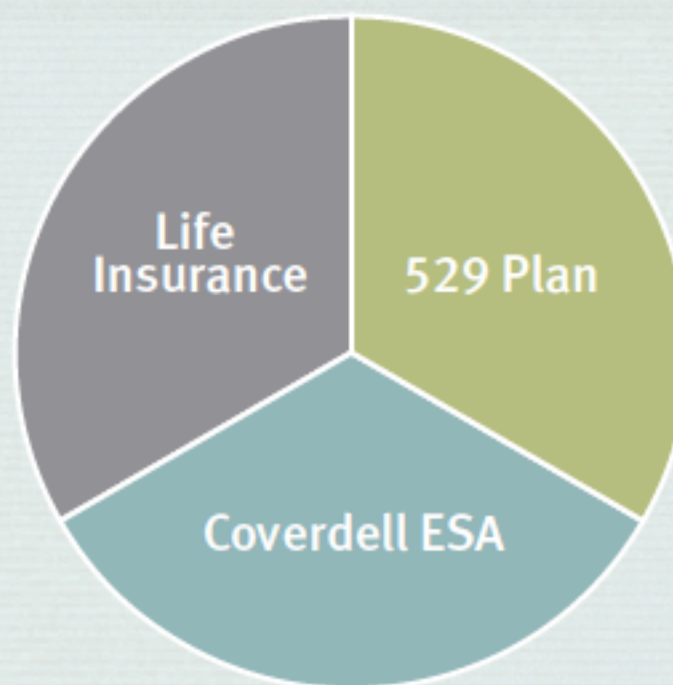
Funding College Using Life Insurance*

At age 28, John and his wife Alyssa welcome their first child, a baby girl. John decides to purchase a cash value life insurance policy that will help protect his family should the unexpected happen. He also plans to access part of the policy's cash value once his daughter turns 19 to help fund her college education.

- Year 1:** John purchased a \$250,000 policy
- Years 1-18:** He pays \$3,600 annually
- Year 18:** By year 18, John has accumulated \$79,334 in cash value
- Years 19-22:** John stops his premium payment and withdraws \$12,000 from his policy's cash value each year during the four years of college
- Years 23+:** John resumes his premium payment and increases them to \$6,000 annually and pays through age 70. He will have a death benefit of \$458,297 for as long as he pays his required premiums

**This illustration is for example purposes only. The example shown is fictitious in nature and represents situations a consumer could face.*

Examples of College Funding Options



Make Your Child's Education a Reality

A Self-Completing Plan

Life insurance is the only option that is funded from day one if the unexpected should happen.

Flexibility

With cash value life insurance, you are allowed to use the money for any reason, whereas many other college savings plans require the money be used only for education funding.

Favorable Tax Treatment

The cash value growth within the policy is tax-deferred. And, when designed properly, the withdrawals may be tax-advantaged as well.

Excluded From Asset Calculations

A life insurance policy's cash value is not included in the parents' assets when applying for financial aid.

With proper planning, you not only help protect your family today, but you can also help give your child a head start on saving for their future education.



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